

VOLUME XX.

INSURANCE. STATEMENT OF THE CONDITION OF THE NORTH-AMERICAN FIRE INSURANCE COMPANY, OF HARTFORD, On the 31st day of December, 1863.

MADE TO THE AUDITOR OF THE STATE OF KENTUCKY, pursuant to the statute in that behalf made.

1. The name of this company is the North-American Fire Insurance Company, and is located at Hartford, Conn.

2. The amount of its capital stock actually paid up in cash is \$100,000 00

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4. Cash on hand and in bank, \$25,000 00

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MISCELLANEOUS. PITKIN, WIARD & CO., LOUISVILLE, KY.

WE INVITE PERSONS WISHING TO BUY Seeds or Implements,

To call and examine our stock. We have been engaged in the seed business, in Louisville, for ten years, and trust that we are fully acquainted with the wants of the public. We buy our goods low for cash, and are willing to sell them for a fair living profit.

2,500 bushels Blue Grass Seed; 2,500 bushels Orchard Grass Seed; 2,000 bushels Red Top Seed; 1,000 bushels Timothy Seed; 1,000 bushels Red Clover Seed; 500 bushels Hungarian Grass Seed; 500 bushels Millet Seed.

We keep the largest stock of GARDEN AND FLOWER SEEDS,

thought to this market, all of which we warrant fresh and true to name.

FARM IMPLEMENTS. Avery's Cast Plows; Indianapolis S' Plows; Virginia Corn Sheller; Box Corn Sheller; Sandford Cutting Boxes; Eureka Corn Stk Cutter; Ingersoll's Hay Press; Gridley's Hay Press; Clover Hullers; Road Scrapers; Kent Cutters, &c., &c.

NEW WORLD CLOTHES WRINGER.

PRICE \$75.00. WE HAVE SECURED THE ENTIRE CONTROL OF the above celebrated CLOTHES WRINGER for Kentucky and part of the State of Indiana. We are satisfied that it is the most simple, efficient and durable machine made. Tens of thousands of these machines have already been sold where they have been introduced.

WE will give a liberal discount to merchants in what they cost, they can return them and we will refund the money.

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Daily Democrat.

TERMS OF THE DAILY DEMOCRAT TO THE COUNTRY.

ONE YEAR, \$6.00

SIX MONTHS, \$3.50

ONE MONTH, .30

Notice to Mail Subscribers.

Subscribers are supplied with a notice of the date their subscription will expire ten days in advance of the time; and again with a second notice on the day the last copy paid for is sent. This will enable all persons to keep the run of their accounts, and to renew in time not to miss an issue of the paper.

We republish an article from the New York Tribune upon the convention to be held here on the 21st proximo. We published a circular the other day, which reads some explanation. Why is it that this call was not published in the papers of this State? We are informed that only two hundred of these circulars were printed, and we don't understand how that was, unless the meeting is to be held on the 21st. Or are the brethren too stingy to pay the printer? We must suspect the latter as the chief reason, for they are not ashamed of what they are doing, and certainly they have nothing to be afraid of.

The Tribune notices that the Journal and Commonwealth rather throw out messages to this meeting. All both, that these editors are only indulging in a little game to sell the times. They don't mean anything. The people of Kentucky discussed this question of slavery in 1849, as fully as they ever discussed any question. The emancipation party held meetings and did all they could, and it was not much. The best security against ruinous and violent change is a full discussion of the subject involved before the people interested. This liberty of discussion may be abused, but better put up with great abuses than deny the use of such liberty.

The Tribune thinks pro-slavery men very intolerant and the radicals very liberal; but the Tribune is unjust in this charge and fanatic. The truth is the party in power are always intolerant, and the party out of power for the largest liberty.

The Abolitionists used to be for the greatest latitude of discussion when they were in a minority; but since they got power they see the evil of allowing political heresies to be propagated. They arrest men for opinions expressed and stop newspapers, all for the patriotic purpose. This free discussion, once so valuable, is not so good a thing after all. It has its inconveniences.

On this subject we set up no claims to more consistency than other people; but we are satisfied that political safety lies in the perfect protection of the freest discussion of all subjects in which society is interested at all. Any policy that will not bear such discussion will not last; and any institution that will not bear it, will die at last.

Nine-tenths of the prejudice against African slavery is based on ignorance. Its practical working is not understood at all. What is assailed is an ideal view, represented in such literature as Uncle Tom's Cabin, and not slavery itself.

We say this much to refute what Greeley wants to make out about the intolerance of proslavery men. He would make them out as intolerant as he and his party are now.

As to the meeting, they have made a bad start. The proceedings look like a secret meeting. We intend, however, to advertise them, if they are too stingy to pay for it; and if they say or do anything smart here on the 21st proximo, we shall report it for the benefit of our readers. We don't think any of them will be at all alarmed at the progress of events. The sun will rise and set and water run down hill after this meeting.

The statesmen of the South are, some of them, beginning to rise above the wild and turbulent storm that submerged them on the 12th of December. We observe an extract from a recent paper, by Gen. R. Butler King, of Georgia, that deserves no less the consideration of the North than the South. He says:

War must end in peace, and sooner or later both parties must agree to terms upon which they will lay aside their arms. The events of the past two years have shown that to convince every reasonable man, both North and South, that it is impossible for the Federal Government to subjugate a people, and that the States of the South cannot fall to perceive that the Federal Government cannot abandon the war except on a restoration of the Union without danger of the further dismemberment of the nation.

It is to be regretted that both sections are not actuated to some degree by the truths here enunciated. But we find their conduct governed by an entirely different belief. The Government, if the Administration for the time being deserves such a name, seems to be wholly leftless of the belief that it is in its power to compel by force any policy, however repugnant, to be received and adopted by the Southern States and people. Martial law is such an easy solution of all difficulties they forget the only excuse for martial law is that no other form of Government is possible. It is an acknowledgment, wherever declared, that the Federal Government has found it impossible to subjugate the South—to reduce it to obedience to the Constitution and laws by ordinary methods. General Banks so far acknowledges this in his call upon Louisiana to re-establish the State Government as to warn the delegates that "the fundamental law of the State is martial law," and, he adds, "it is competent and just for the Government to surrender to the people, at the earliest possible convenience, so much of military power as may be consistent with the success of military operations," &c.

It is apparent that those people there are ruled; they are not governed, in any sense of the word, by law. The very basis of their new government shows that, unless subjugation is understood to mean abject obedience to the bayonet instead of the Constitution, they are not subjugated.

It must be equally apparent to the Southern statesmen that Mr. King's declaration, which we have put in italics, is equally true; the Federal Government must continue to carry on the war for the Union. Under these circumstances it is absurd to say it would not be wiser to offer a real bona fide amnesty to the South, offering them not proclamations, but simply the Constitution, with its guarantees. If this were done the war would end in a few months at the latest.

The Richmond Examiner complains that some who profess a willingness to lay down their lives for the Confederacy are not doing it. Perhaps they have concluded it is better to reform than throw them away.

The progress of Yankee "isms" at Washington is shown by the fact of Representatives being granted a lecture from a strong-minded woman. They will establish a petticoat government next.

Johnson's Ireland is now to be taken by rebel refugees crossing on ice. That is a new way to furnish rebel prisoners with slippers.

The telegraph hasn't given us any further particulars of its war with France.

The tax on leaf tobacco ought to end in smoke.

It has got to be such a common opinion that Washington is a sort of general lunatic asylum that it is almost impossible to contend against it. If it is innocently remarked that good might come out of Nazi, meaning Washington, it is retorted that good would be very apt to come out of it, for it is no place at present for it to stay. Be that as it may, we assert that all persons there have not gone wild on idle speculations, and that there is wisdom in a part of the Administration, and where it was least to be expected, and we can furnish the proof.

Mr. McCulloch, controller of the currency, has recently addressed a circular pamphlet to the new "National Banks," and in it he has let out the real financial condition of the currency in a paragraph it would do well to read and reflect upon:

Be content in mind, although the loyal States appear superficially to be in a prosperous condition, that such is not the fact. That the Government is engaged in a little game to sell the times. They don't mean anything. The people of Kentucky discussed this question of slavery in 1849, as fully as they ever discussed any question. The emancipation party held meetings and did all they could, and it was not much. The best security against ruinous and violent change is a full discussion of the subject involved before the people interested. This liberty of discussion may be abused, but better put up with great abuses than deny the use of such liberty.

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On the morning of the 6th of September, 1861, General Grant, with two regiments of infantry and one company of light artillery and two gunboats, took possession of Paducah, Ky., and freed succession flags flying and large quantities of railroads and leather for the Southern army of 8,000 men, reported to be sixteen miles distant, when the General issued the following proclamation:

(From the telegraphic reports in the Louisville Democrat, Sept. 7, 1861.)

I have come among you not as an enemy, but your friend and fellow-citizen; not to injure and annoy you, but to respect, defend and enforce the rights of all loyal citizens. An enemy in rebellion against our common Government has taken possession, planted his guns upon the soil of Kentucky, and fired upon our flag. Columbus and Hickman are in his hands and he is moving upon your city. I am here to defend you against the enemy, to assist to maintain the authority and integrity of your Government. I have nothing to do with opinions. I shall deal only with armed rebellion—its leaders and abettors. You can pursue your usual avocations without fear. The strong arm of the Government is here to vindicate the rights of the Union. Whenever it is manifest that you are able to defend yourselves, and maintain the authority of your Government and protect the rights of loyal citizens, the Government will withdraw the force under my command.

U. S. GRANT, Brig. Gen. Com'd'g. (Editorial from Louisville Democrat, Sept. 8, 1861.)

GENERAL GRANT'S PROCLAMATION.

We consider this address to the people of Southern Kentucky as a model for the imitation of military commanders. It briefly expresses an aim to execute the perfect duty to the rights of property, and announces that his presence is simply to protect the city of Paducah, and that, if the Tennessee invaders withdraw from the State, he will at once remove his command to Cairo. It shows that the object of General Grant is not to interfere with the neutrality of Kentucky, except so far as is necessary for self-protection. It leaves our State free to act as it deems best for the good of the State. Although there have been treasonable speculations and bitter secessionists, who have done much to irritate the Government; and although Southern Tennessee tried, time and again, to carry Southern Kentucky by force out of the Union, and has actually sent men into Hickman and Columbus to seize the railroads, yet that careful regard for neutrality which General Grant assumed, has prevented the Government from interfering with the State. We can only say that we are glad to see it. We wish the same could be said of the other States of Tennessee, or that we could find one word of commendation for the astonishing course they have pursued in attacking a neutral State without cause or apology for such a step.

Gen. Grant says: "I have nothing to do with opinions; I shall deal only with armed rebellion, its leaders and abettors. You can pursue your usual avocations without fear; the strong arm of the Government is here to protect its rights and punish its enemies. Whenever it is manifest that you are able to protect yourselves and maintain the authority of your Government, the Government will withdraw the force under my command."

TELEGRAPHIC.

(From Yesterday's "Evening News.")

Circular from Treasurer Spinner.

President Pardons a Noted Rebel.

Army Movements in West Virginia.

Arrival of Gen. Grant in St. Louis.

Gen. Meade in Philadelphia.

Terrific Explosion in New York City.

Death of Hon. James B. Clay.

Late and Interesting from Richmond.

Attempt to Burn Jeff. Davis' House.

XXXVIII Congress—First Session.

WASHINGTON, Jan. 27.

HOUSE.

The House proceeded to the consideration of the deficiency appropriation bill as reported by the Committee of the Whole, with amendments.

The House disagreed to the amendments to suspend the work on the Capitol buildings. The bill passed, with only four negative votes.

SENATE.

Mr. Wilson reported back the bill giving bounty to soldiers enlisted prior to May, 1861.

The House bill passed, appropriating money to pay the Indian and other pensions, for the fiscal year ending June 30, 1862.

Mr. Wilson called up the bill for promoting enlistments. Mr. Grimes' amendment was adopted, giving, instead of two months' pay, sums in bounty to the President's shall order, not exceeding \$100.

The resolution to expel Senator Davis was taken up.

Mr. Morrill addressed the Senate at length on the subject.

WASHINGTON, Jan. 26.

The statement copied from European papers that Marshal Forey had had an extraordinary mission to Washington and obtained there a pledge that the United States would not disturb the new Mexican monarchy in return for promises from France with regard to her attitude towards the South is, in every shape and form, without foundation. Forey has not been modified or changed in any way, and no such pledge has been made.

The President's message contains all that has been said to France, Spain, and Austria on the subject of the war between France and Mexico.

The Senate in executive session confirmed the nomination of Chas. A. Dana as Second Assistant Secretary of the Treasury.

Mr. Fint as Receiver of Public Money for the district of land subject to sale at Roseburg, Oregon, vice Grange, relieved.

Mr. Eason, of Iowa, stated in the House today, that the Postoffice Department is now self-sustaining, for the first time in fifteen years, which he attributed mainly to the legislation of Congress.

The deficiency bill, which will probably pass the House tomorrow, appropriates now over \$7,000,000, and makes provision for an additional Assistant Secretary of the Treasury and Navy. The appropriation bill appropriates nearly \$100,000,000, and this will likely be increased.

It appears from a circular from the United States Treasurer, Mr. Springer, that the relations respecting the employment of national banking associations as depositories of public money, have been modified so that such banking association may qualify itself to become a depository of the public moneys and financial affairs of the United States by giving security in sum for the whole amount of security, in United States bonds or certificates of indebtedness, or both in a proportion of either desired, or by deposit of not less than one-fifth of the whole amount in United States bonds and the remainder in personal bonds, or by a deposit of not less than one-half of the whole amount in United States bonds and the remainder in personal bonds. Whenever the Secretary of the Treasury shall be of the opinion that any such association shall have become insufficient, he may require additional bond, as he may judge necessary for perfect security.

The President has pardoned Griffith, one of the Arkansas delegation now here, who was a member of the convention which passed the ordinance of secession of that State. The delegation will return to Arkansas this week to arrange for the calling of a convention to ratify the State into the Union. The forms have been prepared by order of the President to facilitate similar proceedings in other rebel States.

(Special to the Herald.)

HEADQUARTERS DEP'T OF WEST VIRGINIA, January 26.

Gen. Sullivan has just informed Gen. Kelly from Harper's Ferry that his scouts have returned with Richmond papers of the 23d inst. These papers say that the rebels were robbed and fired. This is very significant. The fire was discovered in time to save the building.

Maj. Quadin, of the First New York cavalry, who commanded the scouts, reports that hands of men are forming to resist the rebel conscription.

A scouting party, which has just returned from the neighborhood of Woodstock, took nine prisoners.

The rebel General Early is reported to be still at Harrisonburg, and Kasser, with the Seventh, Eleventh and Virginia mounted regiments and White's battery, between New Market and Lincolnton. Early does not seem to be doing anything, or to be in a condition to make a successful raid of importance. As far as Kasser is concerned no danger is apprehended.

Fitzhugh Lee has come back to Gordonsville with his command.

Col. Mulligan has just returned from Petersburg. He reports no enemy in force in the south branch of the valley.

Large numbers of deserters and refugees are coming into our lines. All concern in substantiating what this story about the expected suffering and present great dissatisfaction among the rebels.

Col. Thornburg reports having information of a highly important and gratifying character. It relates to the good working of the President's amnesty proclamation among the rebel army, and those who have heretofore been sympathizers but who are now in arms. Jeff. Davis' sweeping conscription law has given rise to this state of feeling. Everything looks cheerful in this department.

St. Louis, Jan. 26.

A large portion of the harbor is cleared of ice, and to-day the ferries resumed their trips.

Gen. Grant arrived to-day, and proceeded immediately to the bedside of his son. Gen. Rosecrans is expected, substantially, to-day.

H. K. Boyd, a young Englishman who was arrested at the Planters House a few days ago by authority from Washington, on the charge of being a rebel, was taken to the city, and is now in the custody of the Marshal's office, by jumping from the fifth story window of the hotel, down the central staircase to the basement. He was taken up insensible and in a critical condition. No bones were broken.

(Special to the Times.)

WASHINGTON, January 27.

Prominent Germans from the West arrived here, who represent that the Germans have resolved to put in the field for President a candidate irreversibly competent to destroy slavery.

The House Committee will to-morrow report a bill establishing, substantially, the post-office order and system of England.

It is said that Gen. Auger will go to the field and Gen. Sickles assume command of the defenses of Washington.

The President to-day restored Gen. McClellan to his rank and ordered him to report to Gen. Banks.

(Special to the Tribune.)

WASHINGTON, Jan. 26.

A continued stream of deserters are pouring into our lines from the rebel army. Sunday evening twenty came in, and to-day (Tuesday) thirty more.

The Naval Committee of the House is in favor of a navy yard for iron-clads at League Island, Delaware river.

The Herald's Army of the Potomac dispatch reports Gen. Meade, who has been ill in Virginia, recovering, and will soon resume his command.

The firing on Saturday last across the Rappahannock was caused by an attempt of a regiment to desert. None of our forces were out at the time.

NEW YORK, Jan. 27.

A terrible affair occurred at No. 6 Maiden Lane last evening.

Carriages killed Paul Hoffman, a clerk, and seriously injured another clerk named Chas. Black. The upper part of the building was destroyed. Loss \$75,000—mostly to the store.

of Strasburger, in which the explosion occurred. It is supposed to be fully insured.

Cairo, Jan. 26.

The steamer Mars has arrived at Cannelton, and reports the river gorged about forty miles above that point.

The ice is rising very rapidly, and the ice is running out of the Mississippi.

The steamers Benefit and Omaha have arrived from a point ten to fifteen miles above here.

The weather is very warm, and a resumption of navigation at all points is speedily looked for.

CINCINNATI, Jan. 27.

A public reception was given the veteran soldiers at Indianapolis yesterday.

A dispatch from Bridgeport, Ala., says rebel deserters are unusual in number.

The steamer Hixburgh, from Nashville to this city, was sunk by ice on the 23d inst. at Spintown. The boat is a total loss. She had on board 135 bales of cotton consigned to parties here.

(Special to the Louisville Journal.)

It is stated that the Secretary of the Treasury has decided to do away with the whole system of permits for trade to points within the lines so as to allow free trade entirely, so far as his department is concerned, and to make army officers responsible for the amount of trade permitted and for the possibility that supplies may thus reach the rebels.

It is stated that the change will be made in a few days.

Years ago expressed here in some quarters that the tendency will be to lead the army officers into speculation; but for the War Department must take care.

We learn through official channels that there are about 1,000 cases of small-pox in Washington—about 1,000 in Kalorama Hospital and the rest in private hospitals.

(Special to the Louisville Journal.)

Cairo, Jan. 26.

The steamer Blackhawk, arrested by the authorities a short time ago, at Port Hudson, charged with being in the contraband trade, has been released, and was given up to her owners yesterday. She will return to New Orleans.

A rebel Lieutenant and four muggers escaped from the guardhouse last Saturday night by means of a ladder which was put up to the window by some one outside. A man by the name of J. G. Rankin was arrested today, supposed to be the person who assisted in the escape.

FR. MONROE, Jan. 27.

The Petersburg Express of the 23d says seven hospital buildings at Camp Winder, near Richmond, were burnt yesterday. A large quantity of provisions and clothing were destroyed.

An unsuccessful attempt was made to burn the Federal mission at Richmond on Thursday.

The Charleston Courier, of Thursday, says the bombardment of that city continues. The damage to the city is considerable, and the weight of the shots fired.

LEAVENWORTH, Jan. 26.

The troops at Fort Gibson are reported on the march owing to the defectiveness of the supply system. Force is also very scarce.

The Kansas Legislature have welcomed Gen. Curtis by a unanimous vote as a General of military renown and tried loyalty.

The difficulty between Gen. Fremont and Gen. Halleck threatens to delay the work on the Pacific railroad.

Weather very mild and ice in the river is breaking.

FORTRESS MONROE, January 27.

Major Burroughs, cavalry officer, was shot by the guard while attempting to escape from the post-house here, where he was under treatment for the small-pox.

MONTREAL, Jan. 27.

Hon. James B. Clay, of Kentucky, died here last night.

PITTSBURGH, Jan. 27.

River 10 feet 6 inches by the pier mark, and ice running light. Weather clear and mild.

CINCINNATI, Jan. 27.

River fallen 2 inches. Weather clear. Thermometer 64; barometer 29.45.

GERMAN INSURANCE CO.

EXCHANGE, COLLECTING, AND—

BANKING HOUSE,

Third street, bet. Main and Market,

LOUISVILLE, KY.

FURS, FURS.

A good stock of

Ladies' Furs,

All grades.

Military Hats, Caps, Haversacks and Shoulder Straps.

In great variety.

WM. F. OSBORN'S,

222 Main st., bet. Second and Third.

JNO. E. MONTGOMERY,

MANUFACTURER OF

FIRE-PROOF BANK DOORS,

SAFES, AND—

VAULTS AND SAFES,

JAIL WORK, IRON RAILINGS FOR PUBLIC

Buildings, Dwellings, Balconies, Verandas, Stairs, etc., etc., etc.

Green street, opposite the Customhouse, Louisville, Ky.

Good News.

BOOTS AND SHOES

AT REDUCED PRICES,

—AT THE—

CINCINNATI CHEAP SHOE STORE,

No. 64 Market street, north side, between Floyd and

Market, opposite the Customhouse, Louisville, Ky.

THE UNDERSIGNED RESPECTFULLY

announces to the citizens of Louisville, Ky., that he has just received from the

another large stock of ladies' misses' and boys' shoes, direct from the Eastern manufacturers, all of the latest style and at reasonable prices.

Manufactured Boots and Shoes kept constantly on hand.

Quick sales and light profits is my motto.

W. H. VERHOEFF, JR.,

VERHOEFF BROTHERS,

GENERAL COMMISSION MERCHANTS,

GRAIN & PRODUCE DEALERS,

No. 140 Wall or Fourth st., bet. Main and River,

LOUISVILLE, KY.

WANTED.

5,000 tons of Hay.

For which the highest cash price will be paid.

FOR SALE AND RENT.

Rockaway Horse for Sale.

A BAY HORSE, 2 YEARS OLD, WELL BROKE, will stand without backing and will not start at a curb or beating of drums, and will not start at a curb or beating of drums, and will not start at a curb or beating of drums.

For Rent.

WE WILL RENT THE UPPER FLOORS OF OUR

Auction House, with street entrance, for

any purpose, for a long or short term.

For Sale.

MY RESIDENCE, WITH STORE-HOUSE, ON

the corner of Main and Third streets, is for

sale, for a long or short term.

For Sale.

MY FARM, IN JEFFERSON COUNTY, KY., SIX

miles from Louisville, near the Valley Road, is

for sale, for a long or short term.

For Rent.

A HOUSE WITH ATTACHED SUITABLE

for a grocery, license paid up to the 1st of

January, is for rent, for a long or short term.

For Sale.

A NO. 1 BUSINESS HOUSE, WITH LARGE

dwelling, known as the Nashville House, is

for sale, for a long or short term.

Notice.

AN EXTRA PAIR OF MULES

at my stable, on Third street, for

sale, for a long or short term.

Room on Main Street to Let.

WE HAVE A FIRST RATE ROOM OR OFFICE

on the third floor of our store, 222 Main

street, for a long or short term.

Steam Saw and Grist Mill for Sale.

SITUATED IN ROLLING LAND, NEAR PEWEE VALLEY,

one-half mile from Smith's Station, a comfortable

place for a long or short term.

For Sale or Exchange.

FOR NEGROES OR NASHVILLE RAILROAD

Stock, several lots and 1 acre of land, with

well located ground, for a long or short term.

A Country Seat in Pewee Valley, for Sale.

"THE PINEHURST," a beautiful estate, in

Pewee Valley, immediately on the Frankfort

Road, is for sale, for a long or short term.

Wanted.

ANY INFORMATION WHATSOEVER OF THE WHERE-

abouts of WILLIAM A. NISBET, if living, or

of his whereabouts, is for a long or short term.

Wanted.

TWO GOOD NEGRO BOYS, TO WORK IN A LIVERY

stable, for a long or short term.

A Principal for a High School Wanted.

ANY ONE DESIRING THE POSITION OF PRIN-

cipal for a High School, will present themselves

to the undersigned, at the Customhouse, Louisville,

for a long or short term.

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INSURANCE.

STATEMENT

OF THE CONDITION OF THE

MERCHANTS' INSURANCE CO.,

OF HARTFORD,

ON THE 1st DAY OF JANUARY, 1864.

MADE TO THE AUDITOR OF THE STATE OF

KENTUCKY, pursuant to the statute of that State,

NAMES AND LOCATIONS.

1. The name of the Company, Merchants' Insurance

Company, of Hartford, incorporated May, 1857, and

located in the City of Hartford, Conn.

2. The amount of its Capital Stock is \$200,000.

3. The amount of its Capital Stock actually paid

up in cash is \$200,000.

ASSETS AS FOLLOWS:

Cash on hand and in hands of Agents, \$200,000.74

Real Estate Loans, \$13,843.72

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